

Self Insurance Fund

Fund 115

	2007/08 Actual	2008/09 Current	2009/10 Requested	2009/10 Approved	Percent Change
Revenues					
Charges & Fees	\$4,258	\$3,500	\$4,000	\$4,000	14%
Employee Dental Contribution	198,223	200,000	200,000	200,000	0%
Emp/Retiree Health Contribution	1,413,477	1,400,000	1,400,000	1,400,000	0%
Indirect Cost	11,000	11,000	11,000	11,000	0%
Miscellaneous	338,104	0	0	0	0%
Fund Balance	(972,884)	21,956	633,950	333,950	1421%
S/T Disability Premiums	80,367	80,000	80,000	80,000	0%
Group Health/Dental Premiums	0	0	0	0	0%
Special Contingency	0	60,000	30,000	30,000	-50%
Health Co-Pay	26,994	22,000	30,000	30,000	36%
General Fund	1,552,920	1,034,244	1,454,760	1,454,760	41%
Total	\$2,652,459	\$2,832,700	\$3,843,710	\$3,543,710	25%

Expenses					
Capital	\$0	\$8,000	\$9,000	\$9,000	13%
Contractual Services	205,527	223,000	98,510	98,510	-56%
County EAP	25,300	30,000	30,000	30,000	0%
Employee Dental Claims	182,209	180,000	200,000	200,000	11%
Employee Incentive Program	2,672	37,000	0	0	-100%
Employee/Retiree Health Claims	710,896	900,000	1,600,000	1,400,000	56%
IBNR	157,069	0	200,000	100,000	100%
Property & General Liability Claims	20,464	150,000	150,000	150,000	0%
Property & General Liability Premiums	411,603	450,000	495,000	495,000	10%
Retiree Group Health	112,894	135,000	135,000	135,000	0%
Security/Safety Supplies	0	12,000	16,500	16,500	38%
Self Ins. Collision	0	7,500	7,500	7,500	0%
Self Ins. Comprehensive	395	10,000	10,000	10,000	0%
Special Contingency	0	30,000	30,000	30,000	0%
S/T Disability Payments	48,056	40,000	40,000	40,000	0%
Supplies & Operations	32,802	38,200	217,200	217,200	469%
To General Fund	18,466	0	0	0	0%
Unemployment Insurance	43,344	60,000	80,000	80,000	33%
Wellness Expenses	22,580	22,000	0	0	-100%
Workers Compensation Claims	520,485	350,000	367,500	367,500	5%
Workers Compensation Premiums	137,697	150,000	157,500	157,500	5%
Total	\$2,652,459	\$2,832,700	\$3,843,710	\$3,543,710	25%

Expenses by Division					
Wellness	\$32,802	\$38,200	\$217,200	\$217,200	469%
Employee Insurance	1,461,089	1,554,000	2,290,000	1,990,000	28%
Liability	1,158,568	1,240,500	807,880	807,880	-35%
Workers Compensation	0	0	528,630	528,630	0%
Total	\$2,652,459	\$2,832,700	\$3,843,710	\$3,543,710	25%

Budget Highlights

The Self Insurance Fund includes the County's cost for wellness, employee health and dental insurance, property and general liability insurance, and workers compensation. The budget

includes an increase in the transfer from the General Fund to the Self Insurance Fund for Property and Liability (P&L) and Workers' Compensation. In the past, all types of insurance in the self insurance fund drew from the same fund balance with no differentiation for which insurance program generated the fund balance. Health insurance in most years was covering losses in P&L and Workers' Compensation. In order to better reflect actual expenses, these functions were split into different cost centers in the current year and fund balances were separated.